910/990

Department of the Treasury
Internal Revenue Service

Guide to Free Tax Services

Inside: Free Publications, Free Phone Service, Free Person-to-Person Assistance, and Tax Return Filing Tips

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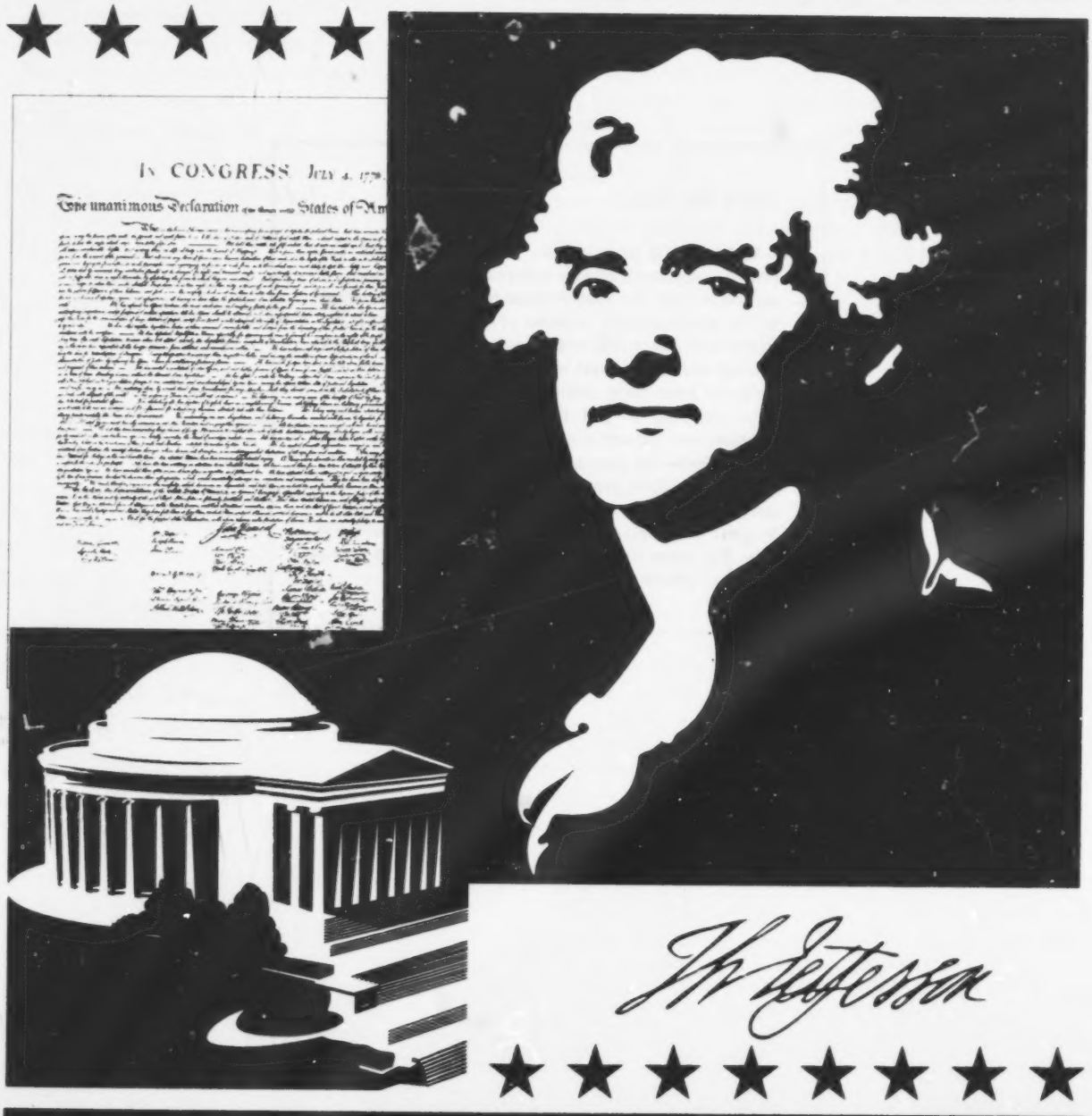
FOR TAX YEAR 1990



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Fast Refund

Last year over 4 million people filed their tax returns electronically by computer. If you expect a refund in 1991 for 1990 Federal taxes, you may want to file electronically instead of mailing your return to the IRS. Once IRS has received your return, your refund will be issued within three weeks. If you elect to have your refund deposited directly into your savings or checking accounts, you could receive your money even faster. For a charge, many professional tax preparers offer electronic filing in addition to their preparation services. Even if you prepare your own return, a preparer or transmitter in your area can file your return electronically for you. For more information on electronic filing, see Tele-Tax Information on page 6.

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"Make Your Taxes Less Taxing"

The Internal Revenue Service (IRS) provides free tax information and services. This publication is a reference to the many and varied year-round, free tax services and free tax publications the IRS offers.

IRS assistance includes: toll-free telephone service, including recorded tax information and automated refund information; tax assistance programs, such as Volunteer Income Tax Assistance (VITA), Tax Counseling for the Elderly (TCE), the Small Business Tax Education Program, Community Outreach Tax Education, and audiovisual instructional materials that are available for loan to groups.

This publication also contains information on filing your return, the benefits of electronic filing, checking the status of your refund and the Problem Resolution Program, which helps taxpayers solve difficult tax problems they have been unable to resolve through normal IRS channels.

If you have any questions about IRS free tax assistance, call the IRS telephone number for your area. These numbers are listed on page 5 of this publication. Use a local city number if it is not a long distance call for you. If your local office number is long distance, use the IRS toll-free telephone number, 1-800-TAX-1040 (1-800-829-1040). Please do not dial 1-800 when using a local city number.

Free Tax Services

Most tax questions can be answered by reading the package of tax forms and instructions sent each year by IRS. If you need more information you can turn to our many free tax publications, education programs, audiovisual materials, and other services. You may call IRS toll-free or visit your local IRS office with questions about your tax account or general information about IRS procedures and services or about tax law.

Telephone Service

Toll-free telephone assistance is available in all 50 states, the District of Columbia, Puerto Rico and the Virgin Islands. Using the toll-free telephone system, you can get answers to your tax questions and pay only local charges. There is no long distance charge for your call.

During periods of peak demand for telephone assistance you may get a busy signal. Demand may be lower early in the morning or later in the week, so you may want to call at those times. Use the telephone number listed for your area on page 5 of this publication. Use a local city number if it is not a long distance call for you. Please do not dial 1-800 when using a local city number.

Tele-Tax

Tele-Tax is the IRS toll-free telephone service which provides both recorded tax information and automated refund information.

Recorded Tax Information. Recorded tax information is available on about 140 topics such as filing requirements, dependents, itemized deductions, tax credits and free services available. Recorded tax information is available 24 hours a day, seven days a week, if you use a push-button (tone signaling) phone. It is available during regular office hours if you use a rotary (dial) or push-button (pulse dial) phone.

Automated Refund Information. If it has been at least eight weeks since you filed your tax return and you have not received your refund, you can check on the status of your refund by using the Tele-Tax automated refund system. If you call about the status of your refund, whether or not that information is available at the time you call, please wait seven days before trying again. This will allow sufficient time for the computerized information to be updated.

Have a copy of your tax return available because you will need to supply the first social security number shown on the return, the filing status, and the exact amount of the refund.

Refund information is available Monday through Friday, 7:00 a.m. to 11:30 p.m., if you are using a push-button (tone signaling) telephone (hours may vary in your area). If you are using a rotary (dial) or push-button (pulse dial) phone, it is available Monday through Friday during regular office hours.

A complete list of telephone numbers, topics and instructions on how to use Tele-Tax are on pages 6 and 7.

To Order Forms and Publications

Order tax forms and publications by using the order blank on page 29 of this publication, or by calling toll-free 1-800-TAX-3676 (1-800-829-3676).

Telephone Service for the Hearing-Impaired

Toll-free telephone tax assistance is available for hearing-impaired taxpayers who have access to TV/Telephone-TDD equipment. The hours of operation are:

January 1 through April 15	8:00 a.m. to 6:45 p.m. Eastern Standard Time
April 16 through December 31	8:00 a.m. to 4:30 p.m. Eastern Standard Time

Residents of the U.S., including Alaska, Hawaii, Puerto Rico, and the Virgin Islands, call 1-800-829-4059.

Information for the Blind

Braille tax materials are available at Regional Libraries for the Visually Impaired in conjunction with the Library of Congress. These materials include Publications 17, *Your Federal Income Tax*, and 334, *Tax Guide for Small Business*, and Forms 1040, 1040A, and 1040EZ, and instructions.

Walk-In Service

Although the Internal Revenue Service will not prepare your tax return for you, assistors are available at most IRS offices throughout the country to help you as you prepare your own individual federal tax return. An assistor will "walk through" a return with you and a number of other taxpayers in a group setting.

If you want assistance with your tax return, you should bring with you the package of tax forms and instructions you received in the mail and all Forms W-2 and Forms 1099 showing interest or other income. You should also bring any other information (such as a copy of last year's return) which will assist us in helping you.

At most IRS offices you can also obtain tax forms, publications and help with questions about IRS notices or bills.

International Service

For taxpayers outside the United States, the Internal Revenue Service has full-time permanent staff at 13 U.S. Embassies and Consulates around the world. These offices maintain a supply of tax forms and publications and can help with account problems and answer your questions about notices and bills.

In addition, during the filing season, from January 1 through June 15 each year, taxpayer service representatives travel to many cities worldwide to offer taxpayers help with their tax returns. In 1991 they will visit approximately 173 foreign cities. Note: The IRS office in Manila is now closed. Taxpayers formerly serviced by this office may

call the IRS office in Tokyo for information on available assistance in their area. You may call your nearest U.S. Embassy, Consulate or IRS office listed below to find out when and where assistance will be available in your area. All IRS offices are open Monday through Friday, except Riyadh, Saudi Arabia, which is open Saturday through Wednesday.

These IRS telephone numbers are local numbers. Please check with your telephone company for any country or city codes required if you are outside the local dialing area. The Nassau and Ottawa numbers include the United States area codes.

Bonn, West Germany	339-2119
Caracas, Venezuela	285-3111, ext. 333
London, England	408-8076 or 408-8077
Mexico City, Mexico	211-0042, ext. 3559
Nassau, Bahamas	(809) 322-1181
Ottawa, Canada	(613) 238-5335
Paris, France	4296-1202, ext. 2214
Riyadh, Saudi Arabia	488-3800, ext. 206
Rome, Italy	4674-2560
Sao Paulo, Brazil	881-6511, ext. 206
Singapore	338-0251, ext. 247
Sydney, Australia	261-9275
Tokyo, Japan	224-5466

You can also write to the Assistant Commissioner (International), 950 L'Enfant Plaza SW, Washington, DC 20024, USA, for answers to your technical or tax account questions.

Volunteer and Education Programs

The IRS has a number of programs designed to help you understand your rights and obligations under our nation's tax system. Volunteers trained by the IRS are an important part of all these programs. To volunteer, or for times and locations of available services in your community, call the IRS in your area and ask for the Taxpayer Education Coordinator.

Community Outreach Tax Education

Groups of taxpayers having common tax concerns such as retirees, farmers, small business owners and employees, can get free tax help from IRS assistors or trained volunteers at convenient community locations. The assistance may be provided during the day, in the evening, or on weekends. Groups may benefit from two kinds of Community Outreach Tax Education. One kind provides line-by-line income tax return preparation help for taxpayers who want to prepare their own returns. The other kind provides tax seminars discussing various tax topics.

Outreach sessions may be co-sponsored by community organizations and other government agencies.

Volunteer Income Tax Assistance

The Volunteer Income Tax Assistance (VITA) Program provides free help to people with basic tax returns. After completing IRS training, VITA volunteers provide free help to persons with disabilities, elderly, and non-English-speaking taxpayers at libraries, community colleges, schools, shopping malls, and other convenient locations in the community.

Tax Counseling for the Elderly

Tax Counseling for the Elderly (TCE) provides free tax help to people aged 60 or older, especially those who are disabled or who have special needs. Volunteers who provide tax counseling are often retired individuals who are associated with non-profit organizations that receive grants from the IRS. The grants are used to help pay out-of-pocket expenses for the volunteers to travel wherever there are elderly who need help, whether they are homebound, in retirement homes, or at special TCE sites. Sites are located conveniently in neighborhood centers, libraries, churches and other places in the community.

Small Business Tax Education Program

Small business owners and other self-employed individuals can learn what they need to know about business taxes through a unique partnership between IRS and community-based educational facilities. Seminars, workshops and in-depth tax courses, offered in a variety of settings, provide training on starting a business, record-keeping, business tax return preparation and employer responsibilities. Tax topics including self-employment tax issues and employment taxes are also covered. Resource materials provide instruction through practical examples and reinforcement exercises.

The costs for this program vary. Some courses are offered free as a community service. Courses offered through an educational facility may include costs for course materials in addition to tuition. Still others are offered at a nominal fee to offset the administrative costs of sponsoring organizations.

Bank, Post Office and Library Program

The IRS supplies free tax preparation materials to more than 16,000 banks and post offices and 14,000 libraries and reference areas in technical schools, military bases, prisons, community colleges and other locations. The materials at libraries may include reproducible tax forms, reference sets of IRS publications and audiovisual materials on the preparation of Forms 1040EZ, 1040A, 1040, and Schedules A and B. Banks, post offices and other sites have supplies of Forms 1040EZ, 1040A and 1040 available.

Student Tax Clinics

Student Tax Clinics, sponsored by law and graduate accounting schools, are staffed by student volunteers who provide free tax assistance. Students who have received special permission from the IRS may represent taxpayers before the IRS during IRS examination and appeals proceedings.

Understanding Taxes

This is an introductory tax course taught in high schools, junior high schools, and basic adult education classes

nationwide that instructs students on how to fill out their tax returns. Because many of them already are working, this instruction has immediate practical value. Students also learn about the history, politics and economics of taxation and about taxpayer rights and responsibilities. Teachers are provided with free instructional materials, including videotapes and computer software and, in many areas, may be able to enroll in workshops to help them prepare for course instruction.

Practitioner Education

The Practitioner Education Program provides training to persons who prepare tax returns for a fee. As part of this program, Practitioner Institutes are held in every state in cooperation with colleges, state bureaus of revenue, and professional associations.

Print and Audiovisual Information

The IRS provides a variety of print and audiovisual tax information materials to the news media for dissemination to the public. Special programming includes radio and TV shows that allow viewers to phone in their tax questions. For example, the IRS produces tax clinics for broadcast on public television stations. The clinics highlight the various tax forms and schedules, address changes in the tax law, give helpful filing hints and provide information on where to get free assistance. Newspapers and other print media across the country also receive materials for their readers from the IRS.

IRS-produced films and videotapes are available for loan, without charge, directly from the IRS to interested groups or organizations. To order the film of your choice, call the Taxpayer Education Coordinator or Public Affairs Officer at your local IRS office.

"Why Us, the Lakens?"

This film, narrated by Lyle Waggoner, highlights taxpayers' rights during an IRS tax audit and their appeal rights. It follows Jeff and Kathy Laken, whose tax return has been selected for an IRS audit. Unhappy with the audit finding, the Lakens appeal and the viewer learns how the audit procedure and the appeals system work. (28 mins.) (16mm film and 3/4" videocassettes.) (English only.)

"¿Por Que Nosotros, Los Garcia?"

This Spanish-language film explains taxpayers' examination and appeal rights in a similar fashion to "Why Us, the Lakens?" (28 min.) (16mm film and 3/4" videocassettes.)

"¿Por Que Los Impuestos?"

Realizing that there is a lack of knowledge about the U.S. tax system in the Hispanic community, the editor of a Spanish weekly newspaper assigns an eager cub reporter to the story. The reporter uncovers the history of taxation, how taxes are used, the rights and responsibilities of taxpayers, and the different kinds of IRS assistance available. The film is especially suitable for social studies and history courses at adult education and community centers. (10 mins.) (16mm film and 3/4" videocassettes, 1/2" VHS.)

Call IRS With Your Tax Question

If the instructions to the tax forms and our free tax publications have not answered your question, please call us TOLL-FREE. "Toll-Free" is a telephone call for which you pay only local charges.

CHOOSING THE RIGHT NUMBER: Use only the number listed below for your area. Use a local city number only if it is not a long distance call for you. **Please do not dial "1-800" when using a local city number.** However, when dialing from an area that does not have a local number, be sure to dial "1-800" before calling the toll-free number.

BEFORE YOU CALL: Remember that good communication is a two-way process. IRS representatives care about the quality of the service we provide to you, our customer. You can help us provide accurate, complete answers to your tax questions by having the following information available:

1. The tax form, schedule, or notice to which your question relates;
2. The facts about your particular situation (the answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.);
3. The name of any IRS publication or other source of information that you used to look for the answer.

BEFORE YOU HANG UP: If you do not fully understand the answer you receive, or you feel our representative may not fully understand your question, our representative needs to know this. He or she will be happy to take the additional time required to be sure we have answered your question fully and in the manner which is most helpful to you.

By law, you are responsible for paying your fair share of Federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be charged any penalty. To make sure that IRS representatives give accurate and courteous answers, a second IRS representative sometimes listens in on telephone calls. No record is kept of any taxpayer's identity.

ALABAMA
1-800-829-1040

ALASKA
Anchorage, 561-7484
Elsewhere, 1-800-829-1040

ARIZONA
Phoenix, 257-1233
Elsewhere, 1-800-829-1040

ARKANSAS
1-800-829-1040

CALIFORNIA
Oakland, 839-1040
San Francisco, 839-1040
Elsewhere, 1-800-829-1040

COLORADO
Denver, 825-7041
Elsewhere, 1-800-829-1040

CONNECTICUT
1-800-829-1040

DELAWARE
1-800-829-1040

DISTRICT of COLUMBIA
1-800-829-1040

FLORIDA
Jacksonville, 354-1760
Elsewhere, 1-800-829-1040

GEORGIA
Atlanta, 522-0050
Elsewhere, 1-800-829-1040

HAWAII
Oahu, 541-1040
Elsewhere, 1-800-829-1040

IDAHO
1-800-829-1040

ILLINOIS
Chicago, 435-1040
In area code 708,
1-312-435-1040
Elsewhere, 1-800-829-1040

INDIANA
Indianapolis, 226-5477
Elsewhere, 1-800-829-1040

IOWA
Des Moines, 283-0523
Elsewhere, 1-800-829-1040

KANSAS
1-800-829-1040

KENTUCKY
1-800-829-1040

LOUISIANA
1-800-829-1040

MAINE
1-800-829-1040

MARYLAND
Baltimore, 962-2590
Elsewhere, 1-800-829-1040

MASSACHUSETTS
Boston, 523-1040
Elsewhere, 1-800-829-1040

MICHIGAN
Detroit, 237-0800
Elsewhere, 1-800-829-1040

MINNESOTA
Minneapolis, 644-7515
St. Paul, 644-7515
Elsewhere, 1-800-829-1040

MISSISSIPPI
1-800-829-1040

MISSOURI
St. Louis, 342-1040
Elsewhere, 1-800-829-1040

MONTANA
1-800-829-1040

NEBRASKA
Omaha, 422-1500
Elsewhere, 1-800-829-1040

NEVADA
1-800-829-1040

NEW HAMPSHIRE
1-800-829-1040

NEW JERSEY
1-800-829-1040

NEW MEXICO
1-800-829-1040

NEW YORK
Bronx, 732-0100
Brooklyn, 596-3770
Buffalo, 855-3955
Manhattan, 732-0100
Nassau, 222-1131
Queens, 596-3770
Staten Island, 596-3770
Suffolk, 724-5000
Elsewhere, 1-800-829-1040

NORTH CAROLINA
1-800-829-1040

NORTH DAKOTA
1-800-829-1040

OHIO
Cincinnati, 621-6281
Cleveland, 522-3000
Elsewhere, 1-800-829-1040

OKLAHOMA
1-800-829-1040

OREGON
Portland, 221-3960
Elsewhere, 1-800-829-1040

PENNSYLVANIA
Philadelphia, 574-9900
Pittsburgh, 281-0112
Elsewhere, 1-800-829-1040

PUERTO RICO
San Juan Metro Area,
766-5040
Isla, 766-5549

RHODE ISLAND
1-800-829-1040

SOUTH CAROLINA
1-800-829-1040

SOUTH DAKOTA
1-800-829-1040

TENNESSEE
Nashville, 259-4601
Elsewhere, 1-800-829-1040

TEXAS
Dallas, 742-2440
Houston, 965-0440
Elsewhere, 1-800-829-1040

UTAH
1-800-829-1040

VERMONT
1-800-829-1040

VIRGINIA
Richmond, 649-2361
Elsewhere, 1-800-829-1040

WASHINGTON
Seattle, 442-1040
Elsewhere, 1-800-829-1040

WEST VIRGINIA
1-800-829-1040

WISCONSIN
Milwaukee, 271-3780
Elsewhere, 1-800-829-1040

WYOMING
1-800-829-1040

Telephone Assistance Services for Hearing Impaired Taxpayers Who Have Access to TDD Equipment.

Hours of Operation

8:00 A.M. to 6:45 P.M. EST (Jan. 1–April 15)

8:00 A.M. to 4:30 P.M. EST (April 16–Dec. 31)

All locations in U.S., including Alaska, Hawaii, Virgin Islands, and Puerto Rico, 1-800-829-4059

Need Additional Forms or Publications?

If you do not have any tax questions and you only need tax forms and publications, you can—

- Visit your local IRS office.
- Visit a participating bank or post office for Forms 1040, 1040A, 1040EZ, Schedules A&B, Schedules 1&2, and their related instructions.
- Visit a participating library, which stocks a wider variety of forms and publications.
- Use the handy order blank on the next to the last page of the instructions. You should receive the items you order within 2 weeks from the time you mail your request.
- Call our toll-free "Forms Only" number 1-800-TAX-FORM (1-800-829-3676). The hours of operation during the filing season are **8:00 A.M. to 5:00 P.M. (weekdays)** and **9:00 A.M. to 3:00 P.M. (Saturdays).** For callers in Alaska and Hawaii, the hours are Pacific Standard Time. For callers in Puerto Rico, the hours are Eastern Standard Time. You should receive your order within 7 to 10 work days after you call.

What Is Tele-Tax?

Recorded Tax Information has about 140 topics of tax information that answer many Federal tax questions. You can hear up to three topics on each call you make.

Automated Refund Information is available so you can check the status of your refund.

To Call Tele-Tax Toll-Free, Use Only the Numbers Listed Below for Your Area

Long-distance charges apply if you call from outside the local dialing area of the numbers listed below. **Do not dial "1-800" when using a local number.** However, when dialing from an area that does not have a local number, be sure to dial "1-800" before calling the toll-free number. A complete list of these topics is on the next page.

How Do I Use Tele-Tax?

Recorded Tax Information

Topic numbers are effective January 1, 1991.

Push-button (tone signaling) service is available 24 hours a day, 7 days a week.

Rotary (dial)/push-button (pulse dial) service is available Monday through Friday during regular office hours. (In Hawaii, from 6:30 A.M. to 1:00 P.M.)

Select, by number, the topic you want to hear. For the directory of topics, listen to topic no. 323.

Have paper and pencil handy to take notes.

Call the appropriate phone number listed below.

- If you have a push-button (tone signaling) phone, immediately follow the recorded instructions, or
- If you have a rotary (dial) or push-button (pulse dial) phone, wait for further recorded instructions.

Automated Refund Information

Be sure to have a copy of your tax return available since you will need to know the first social security number shown on your return, the filing status, and the **exact** amount of your refund.

Then, call the appropriate phone number listed below and follow the recorded instructions.

IRS updates refund information every 7 days. If you call to find out about the status of your refund and do not receive a refund mailing date, please wait 7 days before calling back.

- Push-button (tone signaling) service is available Monday through Friday from 7:00 A.M. to 11:30 P.M. (Hours may vary in your area.)
- Rotary (dial) / push-button (pulse dial) service is available Monday through Friday during regular office hours. (In Hawaii, from 6:30 A.M. to 1:00 P.M.)

ALABAMA
1-800-829-4477

ALASKA
1-800-829-4477

ARIZONA
Phoenix, 252-4909
Elsewhere,
1-800-829-4477

ARKANSAS
1-800-829-4477

CALIFORNIA
Counties of Amador, Calaveras, Contra Costa, Marin, and San Joaquin,
1-800-829-4032
Los Angeles, 617-3177
Oakland, 839-4245
Elsewhere,
1-800-829-4477

COLORADO
Denver, 592-1118
Elsewhere,
1-800-829-4477

CONNECTICUT
1-800-829-4477

DELAWARE
1-800-829-4477

DISTRICT of COLUMBIA
882-1040

FLORIDA
1-800-829-4477

GEORGIA
Atlanta, 331-6572
Elsewhere,
1-800-829-4477

HAWAII
1-800-829-4477

IDAHO
1-800-829-4477

ILLINOIS
Chicago, 886-9614
In area code 708,
1-312-886-9614
Springfield, 789-0489
Elsewhere,
1-800-829-4477

INDIANA
Indianapolis, 631-1010
Elsewhere,
1-800-829-4477

IOWA
Des Moines, 284-7454
Elsewhere,
1-800-829-4477

KANSAS
1-800-829-4477

KENTUCKY
1-800-829-4477

LOUISIANA
1-800-829-4477

MAINE
1-800-829-4477

MARYLAND
Baltimore, 466-1040
Elsewhere,
1-800-829-4477

MASSACHUSETTS
Boston, 523-8602
Elsewhere,
1-800-829-4477

MICHIGAN
Detroit, 961-4282
Elsewhere,
1-800-829-4477

MINNESOTA
St. Paul, 644-7748
Elsewhere,
1-800-829-4477

MISSISSIPPI
1-800-829-4477

MISSOURI
St. Louis, 241-4700
Elsewhere,
1-800-829-4477

MONTANA
1-800-829-4477

NEBRASKA
Omaha, 221-3324
Elsewhere,
1-800-829-4477

NEVADA
1-800-829-4477

NEW HAMPSHIRE
1-800-829-4477

NEW JERSEY
1-800-829-4477

NEW MEXICO
1-800-829-4477

NEW YORK
Bronx, 406-4080
Brooklyn, 858-4461
Buffalo, 856-9320
Manhattan, 406-4080
Queens, 858-4461
Staten Island,
858-4461
Elsewhere,
1-800-829-4477

NORTH CAROLINA
1-800-829-4477

NORTH DAKOTA
1-800-829-4477

OHIO
Cincinnati, 421-0329
Cleveland, 522-3037
Elsewhere,
1-800-829-4477

OKLAHOMA
1-800-829-4477

OREGON
Portland, 294-5363
Elsewhere,
1-800-829-4477

PENNSYLVANIA
Philadelphia, 627-1040
Pittsburgh, 261-1040
Elsewhere,
1-800-829-4477

PUERTO RICO
1-800-829-4477

RHODE ISLAND
1-800-829-4477

SOUTH CAROLINA
1-800-829-4477

SOUTH DAKOTA
1-800-829-4477

TENNESSEE
Nashville, 242-1541
Elsewhere,
1-800-829-4477

TEXAS
Dallas, 767-1792
Houston, 850-8801
Elsewhere,
1-800-829-4477

UTAH
1-800-829-4477

VERMONT
1-800-829-4477

VIRGINIA
Richmond, 783-1569
Elsewhere,
1-800-829-4477

WASHINGTON
Seattle, 343-7221
Elsewhere,
1-800-829-4477

WEST VIRGINIA
1-800-829-4477

WISCONSIN
Milwaukee, 273-8100
Elsewhere,
1-800-829-4477

WYOMING
1-800-829-4477

Tele-Tax Topic Numbers and Subjects

Topic No.	Subject
	IRS Procedures and Services
101	IRS help available—Volunteer tax assistance programs, toll-free telephone, walk-in assistance, and outreach program
102	Tax assistance for individuals with disabilities and the hearing impaired
103	Small business tax education—Tax help for small businesses
104	Problem resolution program—Help for problem situations
105	Public libraries—Tax information tapes and reproducible tax forms
106	Examination procedures and how to prepare for an audit
107	The collection process
108	Tax fraud—How to report
109	Types of organizations that qualify for tax-exempt status
110	Organizations—How to apply for exempt status
111	Examination appeal rights
112	Electronic filing
113	Special enrollment examination to practice before IRS
114	Power of attorney information
115	Change of address—How to notify IRS
911	Hardship assistance applications
999	Local information
	Filing Requirements, Filing Status, Exemptions
151	Who must file?
152	Which form—1040, 1040A, or 1040EZ?
153	When, where, and how to file
154	What is your filing status?
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852	Deductions and credits for Puerto Rico filers
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854	Tax assistance for residents of Puerto Rico

Topic numbers are effective January 1, 1991.

Free Tax Publications

The Internal Revenue Service publishes many free publications to help you "make your taxes less taxing." The publications listed on this page give general information about taxes for individuals, small businesses, farming, fishing, and recent tax law changes. (Forms and schedules related to the subject matter of each publication are indicated after each listing.) You may want to order one of these publications, and then, if you need more detailed information on any subject, order the specific publication about it.

Publications and forms listed in this booklet can be ordered by calling IRS toll-free at:

1-800-829-3676

or by using the order blank on page 29 of this publication.

1 Your Rights as a Taxpayer

To ensure that you always receive fair treatment in tax matters, you should know what your rights are. This publication clarifies your rights at each step in the tax process.

1S Derechos del Contribuyente (Your Rights as a Taxpayer) Spanish version of Publication 1.

3 Tax Information for Military Personnel

This publication gives information about the special tax situations of active members of the Armed Forces. It includes information on items that are includible in and excludable from gross income, alien status, dependency exemptions, sale of residence, itemized deductions, tax liability, and filing returns.

Forms 1040, 1040A, 1040EZ, 1040NR, 1040X, 1310, 2106, 2688, 2848, 3903, 3903F, 4868 and W-2.

4 Student's Guide to Federal Income Tax

This publication explains the federal tax laws that apply to high school and college students. It describes the student's responsibilities to file and pay taxes, how to file, and how to get help.

Examples illustrate typical situations. Filled-in forms and schedules show how to report income and deductions.

Forms 1040EZ, W-2 and W-4.

17 Your Federal Income Tax

This publication can help you prepare your individual tax return. It takes you through the individual tax return and explains the tax laws that cover salaries and wages, interest and dividends, rental income, gains and losses, adjustments to income (such as alimony and IRA contributions), and itemized deductions.

Examples illustrate typical situations. Filled-in forms and schedules show how to report income and deductions.

The tax table, tax rate schedules, and earned income credit table are included in this publication.

Forms 1040, 1040A, 1040EZ, Schedules A, B, D, E, R, SE, Forms W-2, 2106, 2119, 2441, 3903.

225 Farmer's Tax Guide

This publication explains the federal tax laws that apply to farming. It gives examples of typical farming situations and discusses the kinds of farm income you must report and the different deductions you can take.

Schedules A, D, F, SE (Form 1040), and Forms 1040, 4136, 4562, 4684, 4797, 6251.

334 Tax Guide for Small Business

This book explains some federal tax laws that apply to businesses. It describes the four major forms of business organizations—sole proprietorship, partnership, corporation, and S corporation—and explains the tax responsibilities of each.

This publication is divided into eight parts. Part I contains general information on business organization and accounting practices. Part II discusses the tax aspects for the assets used in a business.

Parts III and IV explain how to figure your business income for tax purposes. They describe the kinds of income you must report and the different types of business deductions you can take.

Part V discusses the rules that apply when you sell or exchange business assets or investment property. It includes chapters on the treatment of capital gains and losses, and on involuntary conversions, such as theft and casualty losses. The chapters in Part VI bring together some specific tax considerations for each of the four major forms of business organizations.

Part VII looks at some of the credits that can reduce your income tax and some of the other taxes you may have to pay in addition to income tax. It also discusses information returns that you may have to file. Part VIII shows how to fill out the main income tax forms businesses use.

Schedule C (Form 1040), Schedule K-1 (Forms 1065 and 1120S), Forms 1065, 1120, 1120-A, 1120S, 4562.

595 Tax Guide for Commercial Fishermen

This publication will familiarize you with the federal tax laws as they apply to the fishing industry. It is intended for sole proprietors who use Schedule C (Form 1040) to report profit or loss from fishing. It does not cover corporations or partnerships.

The last chapter includes a sample fisherman's recordkeeping system and illustrates filled-in tax forms.

Schedule C (Form 1040), Forms 1099-MISC, 4562, 4797.

More Free Tax Publications

Beginning on this page is a list of most often used free tax publications in numerical order.

15 Circular E, Employer's Tax Guide

Every employer automatically receives this publication on its revision and every person who applies for an employer identification number receives a copy.

Forms 940, 941 and 941E.

51 Circular A, Agricultural Employer's Tax Guide.

Form 943.

54 Tax Guide for U.S. Citizens and Resident Aliens Abroad

This publication discusses the tax situations of U.S. citizens and resident aliens who live and work abroad. In particular, it explains the rules for excluding income and excluding or deducting certain housing costs. Answers are provided to questions that taxpayers abroad most often ask.

Forms 2555, 1116, and 1040, Schedule SE (Form 1040).

80 Circular SS, Federal Tax Guide for Employers in the Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands

Forms 940, 941SS and 943.

179 Circular PR, Guía Contributiva Federal Para Patronos Puertorriqueños (Federal Tax Guide for Employers in Puerto Rico)

Forms W-3PR, 940PR, 941PR, 942PR, and 943PR.

349 Federal Highway Use Tax on Heavy Vehicles

This publication explains which trucks, truck-tractors, and buses are subject to the federal use tax on heavy highway motor vehicles, which is one source of funds for the national highway construction program. The tax is due from the person in whose name the vehicle is either registered or required to be registered. The publication tells how to figure and pay the tax due.

Form 2290.

378 Fuel Tax Credits and Refunds

This publication explains the credit or refund allowable for the federal excise taxes paid on certain fuels, and the income tax credit available for alcohol used as a fuel.

Forms 843, 4136 and 6478.

448 Federal Estate and Gift Taxes

This publication explains federal estate and gift taxes.

Forms 706 and 709.

463 Travel, Entertainment, and Gift Expenses

This publication explains what expenses you may deduct for business-related travel, meals, entertainment, and gifts and it discusses the reporting and recordkeeping requirements for these expenses.

The publication also summarizes the deduction and substantiation rules for employees, self-employed persons (including independent contractors), and employers (including corporations and partnerships).

Form 2106.

501 Exemptions, Standard Deduction, and Filing Information

This publication provides answers to some basic tax questions: who must file; what filing status to choose; how many exemptions to claim; and how to figure the amount of the standard deduction. It also covers rules for foster care providers.

Forms 2120 and 8332.

502 Medical and Dental Expenses

This publication tells you how to figure your deduction for medical and dental expenses. You may take this deduction only if you itemize your deductions on Schedule A (Form 1040).

Specific expense items and examples are given to make the discussions easier to understand.

Schedule A (Form 1040).

503 Child and Dependent Care Expenses

This publication explains the credit you may be able to take if you pay someone to care for your dependent who is under 13, your disabled dependent, or your disabled spouse. For purposes of the credit, "disabled" refers to a person physically or mentally not capable of self-care.

This publication also explains the tax rules covering benefits paid under an employer-provided dependent care assistance plan.

Publication 926 (listed below) explains the employment taxes you may have to pay if you are a household employer.

Schedule 1 (Form 1040A), and Form 2441.

504 Tax Information for Divorced or Separated Individuals

This publication explains tax rules of interest to divorced or separated individuals. It covers filing status, dependency exemptions, and the treatment of alimony and property settlements.

505 Tax Withholding and Estimated Tax

This publication explains the two methods of paying tax under our pay-as-you-go system.

They are:

1. Withholding. Your employer will withhold income tax from your pay. Tax is also withheld from certain other types of income. You can have more or less withheld, depending on your circumstances.

2. Estimated tax. If you do not pay your tax through withholding, or do not pay enough tax that way, you might have to pay estimated tax.

This publication also explains how to take credit on your 1990 return for your tax withholding and estimated tax payments, and how to figure the penalty for underpayment of estimated tax.

Forms W-4, W-4P, W-4S, 1040-ES, 2210, and 2210F.

508 Educational Expenses

This publication explains what work-related educational expenses qualify for deduction, how to report your expenses and any reimbursement you receive, and which forms and schedules to use.

Form 2106 and Schedule A (Form 1040).

509 Tax Calendars for 1991

510 Excise Taxes for 1991

This publication covers in detail the various federal excise taxes reported on Form 720. These include the following groupings: environmental taxes; facilities and service taxes on communications and air transportation; fuel taxes; manufacturers taxes; vaccines; heavy trucks, trailers and tractors; and tax on ship passengers. In addition, it briefly describes other excise taxes and tells which forms to use in reporting and paying the taxes.

Forms 720, 6627, 8743, and 8807.

513 Tax Information for Visitors to the United States

This publication briefly reviews the general requirements of U.S. income tax laws for foreign visitors. You may have to file a U.S. income tax return during your visit. Most visitors who come to the United States are not allowed to work in this country. Please check with the Immigration and Naturalization Service before you take a job.

Forms 1040C, 1040NR, 2063, and 1040-ES (NR).

514 Foreign Tax Credit for Individuals

This publication may help you if you paid foreign income tax. You may be able to take a foreign tax credit or deduction to avoid the burden of double taxation. The publication explains which foreign taxes qualify and how to figure your credit or deduction.

Form 1116.

515 Withholding of Tax on Nonresident Aliens and Foreign Corporations

This publication provides information for withholding agents who are required to withhold and report tax on payments to nonresident aliens and foreign corporations. Included are three tables listing U.S. tax treaties and some of the treaty provisions that provide for reduction of or exemption from withholding for certain types of income.

Forms 1042 and 1042S, 1001, 4224, 8233, 1078, 8288, 8288-A, 8288-B, 8804, 8805, and W-8, 8813, and 8709.

516 Tax Information for U.S. Government Civilian Employees Stationed Abroad

This publication covers the tax treatment of allowances, reimbursements, and business expenses that U.S. government employees, including foreign service employees, are likely to receive or incur.

517 Social Security for Members of the Clergy and Religious Workers

This publication discusses social security coverage and the self-employment tax for the clergy.

It also tells you how, as a member of the clergy (minister, member of a religious order, or Christian Science practitioner), you may apply for an

exemption from the self-employment tax that would otherwise be due for the services you perform in the exercise of your ministry. Net earnings from self-employment are explained and sample forms are shown.

Form 2106, Form 1040, Schedule SE (Form 1040), and Schedule C (Form 1040).

519 U.S. Tax Guide for Aliens

This comprehensive publication gives guidelines on how to determine your U.S. tax status and figure your U.S. tax.

Resident aliens, like U.S. citizens, generally are taxed by the United States on income from all sources. Nonresident aliens generally are taxed only on income from sources in the United States. The income may be from investments or from business activities such as performing personal services in the United States. An income tax treaty may reduce the standard 30% tax rate on nonresident aliens' investment income. Their business income is taxed at the same graduated rates that apply to U.S. citizens or residents.

Aliens admitted to the United States with permanent immigrant visas are resident aliens, while temporary visitors generally are nonresident aliens. Aliens with other types of visas may be resident aliens or nonresident aliens, depending on the length and nature of their stay.

Forms, 1040, 1040C, 1040NR, 2063, and Schedule A (Form 1040).

520 Scholarships and Fellowships

This publication explains the tax laws that apply to U.S. citizens and resident aliens who study, teach, or conduct research in the United States or abroad under scholarships and fellowship grants.

Forms 1040A, 1040EZ.

521 Moving Expenses

This publication explains how, if you changed job locations last year or started a new job, you may be able to deduct your moving expenses. You may qualify for a deduction whether you are self-employed or an employee. The expenses must be connected with starting work at your new job location. You must meet a distance test and a time test. You also may be able to deduct expenses of moving to the United States if you retire while living and working overseas or if you are a survivor or dependent of a person who died while living and working overseas.

To deduct your allowable moving expenses, you must itemize your deductions. You should use Form 3903, Moving Expenses, if your move is within or to the United States or its possessions. You should use Form 3903F, Foreign Moving Expenses, if your move is outside the United States or its possessions.

Forms 3903, 3903F, and 4782.

523 Tax Information on Selling Your Home

This publication explains how you report gain from selling your home, how you may postpone the tax on part or all of the gain, and how you may exclude part or all of the gain from your gross income if you are 55 or older.

Form 2119.

524 Credit for the Elderly or the Disabled

This publication explains how to figure the credit for the elderly or the disabled. You may be able to claim this credit if you are 65 or older, or if you are retired on disability and were permanently and totally disabled when you retired. Figure the credit on Schedule R (Form 1040), or Schedule 3 (Form 1040A), Credit for the Elderly or the Disabled. You cannot take the credit if you file a Form 1040EZ.

Schedule R (Form 1040).

525 Taxable and Nontaxable Income

This publication discusses wages, salaries, fringe benefits, and other compensation received for services as an employee. In addition, it discusses items of miscellaneous taxable income as well as items that are exempt from tax.

526 Charitable Contributions

If you make a charitable contribution or gift to, or for the use of, a qualified organization, you may be able to claim a deduction on your tax return. This publication explains how the deduction is claimed, and the limits that apply.

Schedule A (Form 1040).

527 Residential Rental Property

This publication defines rental income, discusses rental expenses, and explains how to report them on your return. It also discusses casualty losses on rental property, passive activity limits, at-risk rules pertaining to rental property, and the sale of rental property.

Schedule E (Form 1040), and Forms 4562 and 4797.

529 Miscellaneous Deductions

This publication discusses expenses you generally may take as miscellaneous deductions on Schedule A (Form 1040), such as unreimbursed employee expenses and expenses of producing income. It does not discuss other itemized deductions, such as the ones for charitable contributions, moving expenses, interest, taxes, or medical and dental expenses.

Schedule A (Form 1040), Form 2106.

530 Tax Information for Homeowners (Including Owners of Condominiums and Cooperative Apartments)

This publication gives information about home ownership and federal taxes. It explains how to determine basis, how to treat settlement and closing costs, and how to treat repairs and improvements you make. The publication discusses itemized deductions for mortgage interest, real estate taxes, and casualty and theft losses. It also explains the mortgage interest credit.

531 Reporting Income From Tips

This publication gives advice about keeping track of cash and charge tips and explains that all tips received are subject to federal income tax. The publication also explains the rules about the information that employers must report to the Internal Revenue Service about their employees' tip income.

Forms 4070 and 4070A.

533 Self-Employment Tax

This publication explains the self-employment tax, which is a social security tax for people who work for themselves. It is similar to the social security tax withheld from the pay of wage earners.

Social Security benefits are available to people who are self-employed just as they are to wage earners. Your payments of self-employment tax contribute to your coverage under the social security system.

Schedule SE (Form 1040).

534 Depreciation

This publication discusses the various methods of depreciation, including the modified accelerated cost recovery system (MACRS). This publication covers:

- What can be depreciated
- Section 179 deduction
- MACRS-assets placed in service after 1986
- ACRS-assets placed in service after 1980 and before 1987
- The limitations for passenger automobiles and other "listed property" placed in service after June 18, 1984.
- Methods used for assets placed in service before 1981 and for assets not qualifying for ACRS and MACRS
- Example with a filed-in Form 4562.

Form 4562.

535 Business Expenses

This publication discusses business expenses such as fringe benefits, rent, interest, taxes, insurance, and employee benefit plans. It also outlines the choice to capitalize certain business expenses, discusses amortization and depletion, covers some business expenses that may be deductible in some circumstances and not deductible in others, and points out some expenses that are not deductible.

536 Net Operating Losses

537 Installment Sales

This publication discusses sales arrangements that provide for part or all of the selling price to be paid in a later year. These arrangements are "installment sales." If you finance the buyer's purchase of your property, instead of having the buyer get a loan or mortgage from a bank (or other lender), you probably have an installment sale.

Form 6252.

538 Accounting Periods and Methods

This publication explains which accounting periods and methods can be used for figuring federal taxes, and how to apply for approval to change from one period or method to another. Most individual taxpayers use the calendar year for their accounting period and the cash method of accounting.

Forms 1128 and 3115.

541 Tax Information on Partnerships

Form 1065 Schedules K and K-1 (Form 1065).

542 Tax Information on Corporations

Forms 1120 and 1120-A.

544 Sales and Other Dispositions of Assets

This publication explains how to figure gain and loss on various transactions, such as trading or selling an asset used in a trade or business, and it explains the tax results of different types of gains and losses. Not all transactions result in

taxable gains or deductible losses, and not all gains are taxed the same way.

Schedule D (Form 1040) and Form 4797.

545 Interest Expense

This publication explains what items may or may not be deducted as interest. (Interest is an amount paid for the use of borrowed money.) This publication also explains how much interest you may deduct and how to figure this amount. Where you deduct interest expense depends on why you borrowed the money.

Schedule A (Form 1040).

547 Nonbusiness Disasters, Casualties, and Thefts

This publication explains when you can deduct a disaster, casualty, or theft loss. Casualties are events such as hurricanes, earthquakes, tornadoes, fires, floods, vandalism, loss of deposits in a bankrupt or insolvent financial institution, and car accidents. The publication also explains how to treat the reimbursement you receive from insurance or other sources.

Form 4684.

550 Investment Income and Expenses

This publication explains which types of investment income are and are not taxable, when the income is taxed, and how to report it on your tax return. The publication discusses the treatment of tax shelters and investment-related expenses. The publication also explains how to figure your gain and loss when you sell or trade your investment property.

Forms 1099-INT, 1099-DIV, 6781, and 8815, Schedules B and D (Form 1040).

551 Basis of Assets

This publication explains how to determine the basis of property. The basis of property you buy is usually its cost. If you received property in some other way, such as by gift or inheritance, you normally must use a basis other than cost.

552 Recordkeeping for Individuals

This publication can help you decide what records to keep and how long to keep them for tax purposes. These records will help you prepare your income tax returns so that you will pay only your correct tax. If you keep a record of your expenses during the year, you may find that you can reduce your taxes by itemizing your deductions. Deductible expenses include medical and dental bills, interest, contributions, and taxes.

553 Highlights of 1990 Tax Changes

This publication discusses the more important changes in the tax rules brought about by recent legislation, rulings, and administrative decisions. It does not discuss all new tax rules or detail all changes. It highlights the important recent changes that taxpayers should know about when filing their 1990 tax forms and when planning for 1991.

554 Tax Information for Older Americans

This publication gives tax information of special interest to older Americans. An example takes you through completing a tax return and explains such items as the sale of a home, the credit for the elderly or the disabled, and pension and annuity income. The publication includes filled-in forms and schedules that show how these and other items are reported.

Schedules B, D, and R (Form 1040), and Forms 1040, 1040A, and 2119.

555 Federal Tax Information on Community Property

This publication may help married taxpayers who are domiciled in one of the following community property states: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin. If you wish to file a separate tax return, you should understand how community property laws affect the way you figure your tax before completing your federal income tax return.

556 Examination of Returns, Appeal Rights, and Claims for Refund

This publication may be helpful if your return is examined by the Internal Revenue Service. It explains that returns are normally examined to verify the correctness of reported income, exemptions, or deductions, and it describes what appeal rights you have if you disagree with the results of the examination.

The publication also explains the procedures for the examination of items of partnership income, deduction, gain, loss, and credit. Information is given on how to file a claim for refund, the time for filing a claim for refund, and any limit on the amount of refund.

Forms 1040X and 1120X.

556S Revisión de las Declaraciones de Impuesto, Derecho de Apelación y Reclamaciones de Reembolsos (Examination of Returns, Appeal Rights, and, Claims for Refund)

(Spanish version of Publication 556.)

Forms 1040X and 1120X.

557 Tax-Exempt Status for Your Organization

This publication discusses how organizations become recognized as exempt from federal income tax under section 501(a) of the Internal Revenue Code. (These include organizations described in Code section 501(c).) The publication explains how to get a ruling or determination letter recognizing the exemption, and it gives other information that applies generally to all exempt organizations.

Forms 990, 990PF, 1023, and 1024.

559 Tax Information for Survivors, Executors, and Administrators

This publication can help you report and pay the proper federal income tax if you are responsible for settling a decedent's estate. This publication also answers many questions that a spouse or other survivor faces when a person dies.

Questions answered include:

What was the decedent's tax liability for the year of death? When is the last return due? How is the income taxed from the date of the decendent's death to the distribution of the estate? Who is responsible for the decendent's tax? What are the tax problems of the heirs? How does the survivor (or beneficiary) treat bequests or inheritances received from the estate of a decendent?

Form 1040, Form 1041, and Form 4810.

560 Retirement Plans for the Self-Employed

This publication discusses retirement plans for self-employed persons and certain partners in partnerships. These retirement plans are sometimes called Keogh plans or HR-10 plans.

If you set up a retirement plan that meets certain legal requirements, you may be able to deduct your payments to the plan. In addition, income earned by the plan will be tax-free until it is distributed.

561 Determining the Value of Donated Property

This publication can help donors and appraisers determine the value of property (other than cash) that is given to qualified organizations. It explains what kind of information you need to support a charitable deduction you claim on your return.

Form 8283.

564 Mutual Fund Distributions

This publication discusses the federal income tax treatment of distributions paid or allocated to you as an individual shareholder of a mutual fund. A comprehensive example shows distributions made by a mutual fund and an illustration of Form 1040.

Form 1040, Schedule B (Form 1040), and Form 1099-DIV.

570 Tax Guide for Individuals With Income From U.S. Possessions

This publication is for individuals with income from American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands.

Forms 4563, 5074, and 8689.

571 Tax-Sheltered Annuity Programs for Employees of Public Schools and Certain Tax-Exempt Organizations

This publication explains the rules concerning employers qualified to buy tax-sheltered annuities, eligible employees who may participate in the program, and the amounts that may be excluded from income.

Form 5330.

575 Pension and Annuity Income (Including Simplified General Rule)

This publication explains how to report pensión and annuity income on your federal income tax return. It also explains the special tax treatment for lump-sum distributions from pension, stock bonus, or profit-sharing plans.

Forms 1040, 1040A, 1099-R and 4972.

578 Tax Information for Private Foundations and Foundation Managers

This publication covers tax matters of interest to private foundations and their managers, including the tax classification of the foundations, filing requirements, the tax on net investment income, and various excise taxes on transactions that violate the foundation rules.

Form 990-F.

579S Cómo Preparar la Declaración de Impuesto Federal (How to Prepare the Federal Income Tax Return)

Forms 1040, 1040A, 1040EZ.

583 Taxpayers Starting a Business

This publication shows sample records that a small business can use if it operates as a sole proprietorship. Records like these will help you prepare complete and accurate tax returns and make sure you pay only the tax you owe. This publication also discusses the taxpayer identification number businesses must use, information returns business may have to file, and the kinds of business taxes businesses may have to pay.

Schedule C (Form 1040), and Form 4562.

584 Nonbusiness Disaster, Casualty, and Theft Loss Workbook

This workbook can help you to figure your loss from a disaster, casualty or theft. It will help you most if you list your possessions before any losses occur. The workbook has schedules to help you figure the loss on your home and its contents. There is also a schedule to help you figure the loss on your car, truck, or motorcycle.

586A The Collection Process (Income Tax Accounts)

This publication explains your rights and duties as a taxpayer who owes tax. It also explains the legal obligation of the Internal Revenue Service to collect overdue taxes, and the way we fulfill this obligation. It is not intended to be a precise and technical analysis of the law in this area.

586S Proceso de cobro (Deudas del impuesto sobre ingreso)

(Spanish version of Publication 586A.)

587 Business Use of Your Home

This publication can help you decide if you qualify to deduct certain expenses for using part of your home in your business. You must meet specific tests and your deduction is limited. Deductions for the business use of a home computer are also discussed.

Schedule C (Form 1040), and Form 4562.

589 Tax Information on S Corporations

This publication discusses the way corporations are taxed under subchapter S of the Internal Revenue Code. In general, an S corporation does not pay tax on its income. Instead, it passes through its income and expenses to its shareholders who then report them on their own tax returns.

Forms 1120S and Schedule K–1 (Form 1120S).

590 Individual Retirement Arrangements (IRAs)

This publication explains the rules for and the tax benefits of having an individual retirement arrangement (IRA). An IRA is a personal savings plan that offers you tax advantages to set aside money for your retirement. Your contributions to an IRA may be deductible in part or in full and the earnings and gains in your IRA are generally not taxed until they are distributed to you.

Topics covered in this publication include:

— Who can set up an IRA
— Kinds of IRAs
— Deductible and nondeductible contributions
— Rollovers and other transfers
— Distributions, including required minimum distributions
— Acts that result in penalties
— Simplified Employee Pensions (SEPs)

Forms 1040, 1040A, 5329 and 8606.

593 Tax Highlights for U.S. Citizens and Residents Going Aboard

This publication briefly reviews various U.S. tax provisions that apply to U.S. citizens or resident aliens who live or work abroad and expect to receive income from foreign sources.

594 The Collection Process (Employment Tax Accounts)

This booklet explains your rights and duties as a taxpayer who owes employer's quarterly federal taxes. It also explains how we fulfill the legal obligation of the Internal Revenue Service to collect these taxes. It is not intended as a precise and technical analysis of the law.

594S Proceso de cobro (Deudas del impuesto por razón del empleo)

(Spanish version of Publication 594.)

596 Earned Income Credit

This publication discusses who may receive the earned income credit, and how to figure and claim the credit. It also discusses how to receive advance payments of the earned income credit.

Forms W–5, 1040, and 1040A.

597 Information on the United States-Canada Income Tax Treaty

This publication reproduces the entire text of the U.S.-Canada income tax treaty, and also gives an explanation of provisions that often apply to U.S. citizens or residents who have Canadian source income. There is also a discussion that deals with certain tax problems that may be encountered by Canadian residents who temporarily work in the United States.

598 Tax on Unrelated Business Income of Exempt Organizations

This publication explains the unrelated business income tax provisions that apply to most tax-exempt organizations. An organization that regularly operates a trade or business that is not substantially related to its exempt purpose may be taxed on the income from this business. Generally, a tax-exempt organization with gross income of $1,000 or more from an unrelated trade or business must file a return.

Form 990–T.

686 Certification for Reduced Tax Rates in Tax Treaty Countries

This publication explains how U.S. citizens, residents, and domestic corporations may certify to a foreign country that they are entitled to tax treaty benefits.

721 Tax Guide to U.S. Civil Service Retirement Benefits

This publication explains how the federal income tax rules apply to the benefits that retired federal employees or their survivors receive under the U.S. Civil Service Retirement System or Federal Employees' Retirement System. There is also information on estate taxes.

Forms 1040 and 1040A.

850 English-Spanish Glossary of Words and Phrases Used in Publications Issued by the Internal Revenue Service

901 U.S. Tax Treaties

This publication provides information about the reduced tax rates and exemptions from U.S. taxes provided under U.S. tax treaties with foreign countries. This publication is intended for residents of those countries who receive income from U.S. sources. Information for foreign workers and students is emphasized.

Form 1040NR.

904 Interrelated Computations for Estate and Gift Taxes

Forms 706 and 709.

907 Tax Information for Persons with Handicaps or Disabilities.

This publication explains tax rules of interest to people who are handicapped or disabled and to those who have dependents who are disabled. For example, you may be able to take a tax credit for certain disability payments, you may be able to deduct medical expenses, and you may be able to take a credit for expenses of care of persons with disabilities.

Schedule A (Form 1040), Schedule R (1040), and Form 2441.

908 Bankruptcy and Other Debt Cancellation

This publication explains the income tax aspects of bankruptcy and discharge of debt for individuals and small businesses.

Forms 982, 1040, 1041, 1120.

909 Alternative Minimum Tax for Individuals

This publication discusses the alternative minimum tax which applies to individuals.

Forms 6251 and 8801.

911 Tax Information for Direct Sellers

This publication may help you if you are a "direct seller," a person who sells consumer products to others on a person-to-person basis. Many direct sellers sell door-to-door, at sales parties, or by appointment in someone's home. Information on figuring your income from direct sales as well as the kinds of expenses you may be entitled to deduct is also provided.

Schedules C and SE (Form 1040).

915 Social Security Benefits and Equivalent Railroad Retirement Benefits

This publication explains when you have to include part of your social security or equivalent railroad retirement benefits in income on Form 1040. It also explains how to figure the amount to include.

Forms SSA–1099 and RRB–1099, Social Security Benefits Worksheet. Notice 703, Forms SSA–1042S and RRB–1042S.

917 Business Use of a Car

This publication explains the expenses that you may deduct for the business use of your car. Car expenses that are deductible do not include the cost of commuting from your home to your regular workplace. The publication also dis-

cusses the taxability of the use of a car provided by an employer and rules on leasing a car for business.

Form 2106.

919 Is My Withholding Correct for 1991?

This publication helps employees check their withholding. This publication has worksheets that will help them estimate both their 1991 tax and their total 1991 withholding. The employees can then compare the two amounts. The publication tells employees what to do if too much or too little tax is being withheld.

Form W–4.

924 Reporting of Real Estate Transactions to IRS

This publication informs sellers of certain real estate about the information they must provide to the real estate reporting person in order that the reporting person can complete the Form 1099–S that must be filed with IRS.

925 Passive Activity and At-Risk Rules

This publication covers the rules that limit passive activity losses and credits and the at-risk limits.

Form 8582.

926 Employment Taxes for Household Employers

This publication shows how a household employer reports federal income tax withholding, social security (FICA), and unemployment taxes (FUTA). You may be a household employer if you have a babysitter, maid, or other employee who works in your house. The publication also shows what records you must keep.

Forms W–2, W–3, 940, 940EZ and 942.

929 Tax Rules for Children and Dependents

This publication describes the tax law affecting certain children and dependents. It explains their filing requirement and standard deduction amount. It also explains how to report and figure the tax on certain investment income of children under age 14.

Form 8615, Form 8814, and Form 8803.

936 Limits on Home Mortgage Interest Deduction

This publication covers the rules governing the deduction of home mortgage interest if your acquisition cost exceeds $1 million ($500,000 if you are married filing separately) or your home equity debt exceeds $100,000 ($50,000 if you are married filing separately). Worksheets are provided to determine what interest expenses qualify as home mortgage interest.

Form 1040 and Schedule A (Form 1040).

937 Business Reporting

This publication explains your responsibilities, if you have employees, to withhold federal income taxes and social security taxes (FICA) from their wages, and to pay social security taxes and federal unemployment taxes (FUTA). It also discusses the rules for advance payment of the earned income credit, and for reporting and allocating tips.

It also provides information on reporting nonwage payments on Form 1099–MISC, discusses backup withholding, and contains a chart listing the reporting requirements for many information returns including the Form 1099 series.

Forms W–2, W–4, 940, 941, and 1099 MISC.

938 Real Estate Mortgage Investment Conduits (REMICS) Reporting Information (And Other Collaterialized Debt Obligations (CDOs))

This new publication discusses reporting requirements for issuers of real estate mortgage investment conduits (REMICs) and collateralized debt obligations (CDOs). This publication also contains a directory of REMICS and CDOs to assist brokers and middlemen in fulfilling their reporting requirements.

939 Pension General Rule (Nonsimplified Method)

This publication covers the nonsimplified General Rule for the taxation of pensions or annuities, which must be used if the Simplified General Rule is not applicable or is not chosen. For example, the nonsimplified method must be used for payments under commercial annuities. The publication also contains the necessary actuarial tables for this method.

1004 Identification Numbers Under ERISA

1045 Information for Tax Practitioners

1212 List of Original Issue Discount Instruments

This publication explains the tax treatment of original issue discount (OID). It describes how:

— Brokers and other middlemen, including those who may hold the debt instruments as nominees for the owners, should report OID to IRS and to the owners on Forms 1099–OID or 1099–INT, and

— Owners of OID debt instruments should report OID on their income tax returns. The publication gives rules for figuring the discount amount to report each year, if required. It also gives tables showing OID amounts for certain publicly traded OID debt instruments, including short-term U.S. Government securities.

1244 Employee's Daily Record of Tips (Form 4070–A) and Employee's Report of Tips to Employer (Form 4070)

This publication explains how you must report tips if you are an employee who receives tips. Copies of the monthly tip report you must give your employer are included, as well as a daily list you can use for your own records.

Forms 4070 and 4070–A.

1544 Reporting Cash Payments of Over $10,000 (Received in a Trade or Business)

This new publication was developed to assist the government in the war against drugs. It contains information for filing Form 8300 and includes an example with a filled-in form.

Form 8300.

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Filing Your Return

Before You File

Form W–4, Employee's Withholding Allowance Certificate. Each time you start working for an employer you will be asked to complete and turn in a Form W–4. Your employer will know how much federal tax to withhold from your wages based on the Form W–4 information. By the end of the year, the amount of tax withheld should be about the same as your federal income tax liability. If the number of allowances you are entitled to claim changes, it is your responsibility to complete another Form W–4 so that the correct amount of federal income tax will be withheld.

Social security number for dependents. You must supply the social security number of any person age two or over before the close of the taxable whom you claim as a dependent on your tax return. If you have a dependent who does not have a social security number, contact the nearest Social Security Administration Office for Form SS–5, Application for a Social Security Number Card.

Form W–2, Wage and Tax Statement. Your employer must give you a Form W–2 showing wages, other compensation and amounts deducted for federal, state, local, and social security taxes. (If you filed Form W–5, *Earned Income Credit Advance Payment Certificate*, with your employer, the amount of the advance earned income credit paid to you during the year will also be included on your Form W–2.) Copy B of each Form W–2 must be attached to your federal income tax return.

Part-year job.—If you work for an employer for only part of a year, your employer may either give you a Form W–2 at the time you leave your job or wait until the end of the year to provide the W–2. If you give your employer a written request for your Form W–2 when you leave your job, your employer usually must give it to you within 30 days of your request.

More than one job.—If you worked for more than one employer during the year, each employer must provide a Form W–2. If you changed jobs and moved, give your former employer your new address so the Form W–2 can be mailed to you.

Incorrect W–2.—If you receive a Form W–2 with any incorrect or illegible information, ask your employer for a corrected form. Your employer should mark the corrected form "Corrected by Employer." A special form (Form W–2c) may be used for this purpose. Copy B of the corrected form must be filed with your federal income tax return.

No W–2.—If you do not receive your Form W–2 from any employer by January 31, you should contact that employer and ask for it. If, after contacting your employer, you do not receive your Form W–2 by February 15, call the IRS toll-free number for your area and request assistance. You will be asked to provide your name, address, social security number, and the name, address and, employer identification number of your employer (if known).

Even if you do not receive a Form W–2 from an employer, do not delay filing your return by the due date. File your individual tax return and attach Form 4852, a substitute for Form W–2 available from IRS, or a statement giving your name and social security number, the employer's name, address and employer identification number, the total wages you received, and the amount of federal income tax withheld from your pay. If you are not sure of these amounts, you should estimate them to the best of your knowledge.

If you have already filed a return and later receive a Form W–2 with information that does not match the information on your return, you must file Form 1040X, *Amended U.S. Individual Income Tax Return*, to correct any error. For information on amending your return, please see page 27.

Estimated Tax. If you are self-employed or have other income not subject to income tax withholding, you may have to make estimated tax payments. Generally, estimated tax is the amount of tax that you estimate you will owe, and that will not be paid through withholding.

Estimated tax is usually paid four times a year, with the first payment due by April 15, 1991. Because you may be charged a penalty for underpayment of estimated tax, it is important that you pay your estimated tax on time.

For additional information on who must pay estimated taxes and how and when to make payments, please get IRS Publication 505, *Tax Withholding and Estimated Tax*.

Recordkeeping. Preparing your income tax return will be easier if you have up-to-date and complete records. A well-organized and maintained system of recordkeeping will also help you to answer questions if your return is selected for examination or if you are billed for additional tax.

You should keep these records as long as there is any possibility that an entry on your return may be questioned. You should keep records such as receipts, cancelled checks and other documents that prove an item of income, deduction or credit on your return until the statute of limitations for the return expires. This is usually three years from the date the return was due or filed, or two years from the date the tax was paid, whichever is later. There is no statute of limitations when a return is false or fraudulent or when no return is filed.

Some records, such as property records, should be kept indefinitely since they may be needed to prove the amount of gain or loss if the property is sold. Copies of income tax returns should also be kept indefinitely. They will help you prepare future tax returns.

For additional information on recordkeeping, please see Publication 552, *Recordkeeping for Individuals*, or Publication 583, *Information for Business Taxpayers*.

Your Tax Package

The IRS will mail a tax package to you containing either Form 1040 and related schedules, or Form 1040A, or

Form 1040EZ, depending on which form you filed previously. You should receive this package in late December or early January. If not, you can pick up forms at many IRS offices. Some banks, post offices, and libraries also have forms and schedules.

Start early. By filing a complete and accurate return as soon as you can, you will help us to help you "make your taxes less taxing."

The Preprinted Label
Check-Digit= Computer shorthand for taxpayer's social security number. By entering the two letters and the social security number, IRS can identify the correct account.
Indicates US Postal Service (USPS) Endorsement Line— (Postal discounts—9 levels dictated by the USPS)
Signifies type of package mailed to the taxpayer.
Taxpayer's social security number.
Postal Route
CAR-RT-SORT **CR01
BN 000-00-0000
JOHN Q. PUBLIC
310 OAK DR.
HOMETOWN, STATE
S89 20
001
94105
I
R
S
Taxpayer's name and address.
Indicates the Service Center the taxpayer filed in last year; in this case Fresno. S29 is the Ogden Service Center, Kansas City is 509, and so on.
Zip Code
IRS pre-sort mail for the USPS
NOTE: Certain labels will have either a PP, SS, or PL directly under the "S" in IRS. They indicate:
PP = Package (1st label in package)
SS = Sack (1st label in a sack)
PL = Pallet (1st label in a pallet)
These are used by the USPS for control purposes.

Preprinted label. Your tax package contains a preprinted name and address label. Attaching it to your return will speed the processing of your return and the issuing of any refund.

Make any necessary changes directly on the label. Even if you do not use the tax form in the tax package you received, you should attach the label to the tax return you do file. If you go to a tax return preparer, VITA site, etc., to have your return completed, ask the person who prepares your return to use the preprinted label.

Preaddressed envelope. Use the preaddressed envelope to mail your return. Using it will speed the processing of your return because this envelope is coded for electronic sorting by type of tax return. If you do not have a preaddressed envelope or if you moved during the year, mail your return to the Internal Revenue Service Center serving the area where you now live. Service Center addresses are on page 26 of this publication.

Social security number. An individual's social security number is his or her taxpayer identification number and must appear on an individual's tax returns, statements or documents when requested.

Write your social security number and the tax year on your check or money order when you pay any tax to the IRS.

If you file a tax return without using the IRS preprinted label, write your social security number in the appropriate space on the return.

If you are married, give the social security numbers for both you and your spouse, whether you file jointly or separately. If you file a joint return, list your social security numbers in the same order as you show your first names on the return. You must include the social security number of any dependent age 2 or older before the close of the taxable year claimed on your return.

If your name changes for reasons such as marriage or divorce, notify the Social Security Administration so that the name on IRS records is the same name the Social Security Administration has on its records. If you fail to notify the Social Security Administration, the IRS may have difficulty processing your return and issuing any refund due.

Tax deductions and credits. Deductions or credits reduce the amount of tax a taxpayer owes. Allowable deductions include those for medical expenses, charitable contributions, and some state and local taxes. Many deductions are allowable only to taxpayers who itemize deductions on Schedule A (Form 1040). Certain types of deductions are subject to special rules and limitations.

Allowable credits include the earned income credit, the child and dependent care credit, and the credit for elderly or disabled individuals.

Deductions and credits are discussed in several free tax publications. For a list of these publications, please see page 9.

Double Check Your Return Before Mailing

Take a moment to do the following:

- Put the preprinted address label on your return, and make any necessary corrections to your name, address, and social security number;
- Attach Copy B of all Forms W-2 or 1099;
- Attach all required forms and related schedules;
- Check your return for arithmetic errors;
- Sign and date your return (on a joint return, both husband and wife must sign);
- If you owe additional tax, attach your check or money order payable to "Internal Revenue Service." Remember to write your social security number, daytime telephone number, tax form number, and the tax year on your check or money order;
- Make a copy of the return for your records;
- Use the envelope that came in the tax package to mail your return. If you do not have the preprinted envelope, address an envelope to the IRS Service Center for your state. Be sure to attach correct postage.

If you file early, you may expect to receive your refund within four to six weeks. If you do not get your refund within eight weeks after filing your return, you may call the Internal Revenue Service. See page 6 for information on how to use Tele-Tax automated refund information.

Avoid These Common Errors

Following is a list of the most common errors taxpayers make on their Forms 1040, 1040A and 1040EZ. Explanations are provided to help you avoid making these errors. Check your tax return because errors such as those listed below may delay any refund you may be expecting.

1. Checking the Age/Blindness box.
   — If you are age 65 or older or blind, or your spouse is age 65 or older or blind, make sure you check the appropriate box(es) on Form 1040A or Form 1040.
2. Earned income credit is figured incorrectly.
   — You may be entitled to a credit of up to $953 if your adjusted gross income is less than $20,264 and you have a qualifying child. The Earned Income Credit Worksheet in the Form 1040 or 1040A instructions is used to figure the credit. The amount of your credit is determined by your earned income and adjusted gross income. To determine the correct amount of your credit, follow the line-by-line instructions on the worksheet.
3. Earned income credit not claimed.
   — This is a special credit that can help some taxpayers who have a child and have incomes below a certain level. For more information on whether you qualify, refer to the instructions in your tax package.
4. Social Security Tax, instead of Federal Income Tax Withheld, was entered on your tax return.
   — Form W-2 shows both the Federal Income Tax (Box 9) and FICA (Social Security Tax) (Box 11) withheld. Remember to use the amount in Box 9 on your return to calculate your total income tax withheld.
5. Omitting or making an incorrect entry for standard deduction amount.
   — If you do not itemize deductions, multiply your total number of exemptions by $2050 to claim the correct standard deduction.
6. Incorrect refund or balance due.
   — Verify your addition and subtraction. If your total payments are more than your total tax, you are due a refund. A "Balance Due" is computed when your taxes due are more than the amounts you have already paid.
7. Incorrect tax entered from tax tables.
   — First, take the amount shown on the taxable income line of your Form 1040EZ, 1040, or 1040A and find the line in the tax table showing that amount. Next, find the column for your marital status (married filing jointly, single, etc.) and read down the column. The amount shown where the income line and filing status column meet is your tax.
8. Computation error when income amounts were totalled.
   — Verify the addition of all income amounts on your return.
9. Incorrect entries for social security number and zip code.
   — Check the preprinted address label that comes with your tax package. You can make any necessary changes on the label. Please make sure you have used the correct numbers.

For a Faster Refund—File Electronically

It's FAST—You will receive your income tax refund within three weeks from the time IRS receives your return. If you elect to have your refund deposited directly into your savings or checking account, you could receive your money even faster.

It's ACCURATE—Electronic filers (tax return preparers or transmitters) who send your return over telephone lines are notified by IRS that it has been received and accepted. Minor errors can be corrected within days instead of weeks.

It's SIMPLE—You do not need a computer or fancy equipment. Contact an electronic filer in your area. Thousands of professional tax preparers can transmit your return for you, whether they prepare the return or you do it yourself.

Where do I file?

If an addressed envelope came with your return, please use it. If you do not have one, or if you moved during the year, mail your return to the **Internal Revenue Service Center** for the place where you live. **No street address is needed.**

Alabama—Memphis, TN 37501
Alaska—Ogden, UT 84201
Arizona—Ogden, UT 84201
Arkansas—Memphis, TN 37501
California—*Counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba*—
Ogden, UT 84201
All other counties—
Fresno, CA 93888
Colorado—Ogden, UT 84201
Connecticut—Andover, MA 05501
Delaware—Philadelphia, PA 19255
District of Columbia—
Philadelphia, PA 19255
Florida—Atlanta, GA 39901
Georgia—Atlanta, GA 39901
Hawaii—Fresno, CA 93888
Idaho—Ogden, UT 84201
Illinois—Kansas City, MO 64999
Indiana—Cincinnati, OH 45999
Iowa—Kansas City, MO 64999
Kansas—Austin, TX 73301
Kentucky—Cincinnati, OH 45999
Louisiana—Memphis, TN 37501
Maine—Andover, MA 05501
Maryland—Philadelphia, PA 19255
Massachusetts—Andover, MA 05501
Michigan—Cincinnati, OH 45999
Minnesota—Kansas City, MO 64999
Mississippi—Memphis, TN 37501
Missouri—Kansas City, MO 64999
Montana—Ogden, UT 84201
Nebraska—Ogden, UT 84201
Nevada—Ogden, UT 84201
New Hampshire—Andover, MA 05501
New Jersey—Holtsville, NY 00501
New Mexico—Austin, TX 73301
New York—*New York City and Counties of Nassau, Rockland, Suffolk, and Westchester*—
Holtsville, NY 00501
All other counties—
Andover, MA 05501
North Carolina—Memphis, TN 37501
North Dakota—Ogden, UT 84201
Ohio—Cincinnati, OH 45999
Oklahoma—Austin, TX 73301
Oregon—Ogden, UT 84201
Pennsylvania—Philadelphia, PA 19255
Rhode Island—Andover, MA 05501
South Carolina—Atlanta, GA 39901
South Dakota—Ogden, UT 84201
Tennessee—Memphis, TN 37501
Texas—Austin, TX 73301
Utah—Ogden, UT 84201
Vermont—Andover, MA 05501
Virginia—Philadelphia, PA 19255
Washington—Ogden, UT 84201
West Virginia—Cincinnati, OH 45999
Wisconsin—Kansas City, MO 64999
Wyoming—Ogden, UT 84201
American Samoa—Philadelphia, PA 19255
Guam—Commissioner of Revenue and Taxation
855 West Marine Dr.
Agana, GU 96910
Puerto Rico *(or if excluding income under section 933)*—
Philadelphia, PA 19255
Virgin Islands: Nonpermanent residents—Philadelphia, PA 19255
Virgin Islands: Permanent residents—
V.I. Bureau of Internal Revenue
Lockharts Garden No. 1A
Charlotte Amalie
St. Thomas, VI 00802
Foreign country: *U.S. citizens and those filing Form 2555 or Form 4563*—
Philadelphia, PA 19255
All A.P.O. and F.P.O. addresses—
Philadelphia, PA 19255

After You File

Refunds

If at least eight weeks have elapsed since you mailed your tax return, you can call a special IRS Tele-Tax telephone number to find out the status of your refund. Refund files are updated every seven days. When you call, you need to know the first social security number shown on the return, the filing status, and the exact amount of the refund. For details on how to use this service, see "How to Use Tele-Tax" on page 6.

The Problem Resolution Program

Taxpayers who have been unable to resolve their problems after attempting to resolve them through normal Internal Revenue Service channels may use the Problem Resolution Program (PRP).

PRP personnel are taxpayer advocates. They have the authority to cut through red tape and the taxpayer generally deals with one person and is kept informed of the case's progress.

Taxpayers can contact PRP by calling the IRS assistance number listed on page 5 of this publication or by writing to their local Internal Revenue Service District Director and asking for Problem Resolution assistance. Hearing impaired taxpayers who have access to TV/telephone (TDD) equipment may call 1-800-829-4059 to ask for help from Problem Resolution.

While PRP staffs do everything they can to help taxpayers, there are some things they cannot do. Appeals of decisions made in tax examinations, Freedom of Information Act requests, Privacy Act inquiries and complaints about hiring practices are all outside of PRP's authority.

Amending Your Return

If you find that you did not report income, did not claim deductions or credits you could have claimed, or claimed deductions or credits you should not have claimed, you can correct your return by filing a Form 1040X, *Amended U.S. Individual Income Tax Return.* Generally, this form must be filed within three years from the date you filed your original return or within two years from the date you paid your tax, whichever is later.

File Form 1040X with the IRS Service Center for the area in which you live. See the Service Center list on page 26.

Your state tax liability may be affected by a change made on your federal income tax return. For more information on this, contact your state tax authority.

Prior Year Returns

You can obtain a copy of your prior year tax return by completing Form 4506, *Request for Copy of Tax Form,* and mailing it to the Service Center where you filed the return. Service Center addresses are listed on the back of Form 4506. The charge is $4.25 for each year's return. This fee must be sent to the Service Center along with your Form 4506.

A taxpayer's authorized representative can request a copy of a taxpayer's prior year return. The representative must attach a signed copy of Form 2848, *Power of Attorney and Declaration of Representative,* or other document authorizing him or her to act for the taxpayer with Form 4506.

If you do not have a Form 4506, you can send the Service Center a written request containing the following information: your name, your social security number, and, if you filed a joint return, the name and social security number of your spouse; the form number; the tax period; and your current address. You must sign this request. If you filed a joint return, only one of you need sign this request. You should allow 45 days to receive your copy of the return.

Tax account information is free. You can get a printed copy of the information in your tax account by contacting most local IRS offices. The information will be mailed to you, generally within two weeks after your request. On request, the information you can receive includes: name and social security number, marital status, type of return filed, tax shown on return, adjusted gross income, taxable income, self-employment tax and the number of exemptions.

IRS Examination of Returns

If the IRS selects your return for examination, you may be asked to produce records such as cancelled checks, receipts or other supporting documents to verify entries on your return.

You may act on your own behalf or you may have an attorney, a certified public accountant, or an individual enrolled to practice before the IRS represent or accompany you. Anyone can accompany you to an examination; however, the person that represents you must have a valid power of attorney.

Not all examinations result in changes in tax liability. If the examination of your return shows that you overpaid your tax, you will receive a refund. However, if the examination of your return shows that you owe additional tax, payment is expected. If you disagree with the findings of the examination, you can appeal. Your appeal rights will be explained to you.

As mentioned in an earlier section of this publication, under "Taxpayer Education Programs," Student Tax Clinics are available in some IRS districts to help taxpayers during examinations and appeals proceedings.

Collection of Unpaid Taxes

The Internal Revenue Service checks tax returns for mathematical accuracy and to see if the correct payment has been made. If tax is owed, the IRS will send a notice of tax due. Generally, you are then required by law to make payment within 10 days of the date of the bill.

If the tax is not paid on time, the law provides for interest and penalties. A federal tax lien may also be filed for the unpaid liability, interest and penalties. There is also a penalty for failure to file a return by the due date.

If you believe a bill from IRS is wrong, contact the IRS immediately with the information necessary to support your position. If an adjustment is justified, we will make the necessary correction to your account.

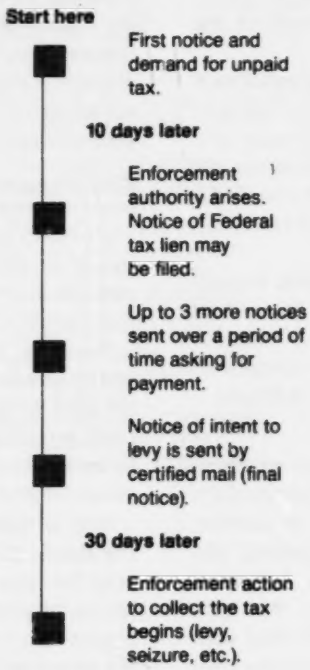
If you cannot pay the entire amount due, contact your local IRS office. Depending on your financial condition, installment payments or deferred collection action may be arranged. Interest and penalties will continue to accrue until the liability is fully paid.

If you neglect the notice of tax due or refuse to pay, IRS may enforce collection by levy on assets, including income, or by the seizure and sale of property.

More information on the collection process and on your rights, is in Publication 586A, *The Collection Process (Income Tax Accounts)*, and Publication 594, *The Collection Process (Employment Tax Accounts)*.

The Collection Process

To stop the process at any stage, you should pay the tax in full. If you cannot pay the tax in full, contact us right away to discuss possible ways to pay the tax.


Start here
First notice and demand for unpaid tax.
10 days later
Enforcement authority arises. Notice of Federal tax lien may be filed.
Up to 3 more notices sent over a period of time asking for payment.
Notice of intent to levy is sent by certified mail (final notice).
30 days later
Enforcement action to collect the tax begins (levy, seizure, etc.).

Where To Send Your Order for Free Forms and Publications

If you are located in:	Send to "Forms Distribution Center" for your state
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming	Rancho Cordova, CA 95743-0001
Alabama, Arkansas, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Mississippi, Missouri, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Texas, Wisconsin	P.O. Box 9903, Bloomington, IL 61799
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	P.O. Box 25866, Richmond, VA 23289

Foreign Addresses—Taxpayers with mailing addresses in foreign countries should send this order blank to either: Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289; or Forms Distribution Center, Rancho Cordova, CA 95743-0001, whichever is closer. Send letter requests for other forms and publications to: Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289.

Puerto Rico—Forms Distribution Center, P.O. Box 25866, Richmond, VA 23289

Virgin Islands—V.I. Bureau of Internal Revenue, Lockharts Garden No. 1A Charlotte Amalie, St. Thomas, VI 00802

Order Blank—We will send you 2 copies of each form and 1 copy of each set of instructions or publication you circle. Please cut the order blank on the dotted line and **be sure to print or type your name and address accurately on the other side**. This will be the label used to return material to you. Enclose the order blank in your own envelope and address your envelope to the IRS address shown above for your state. To help reduce waste, please order only the items you think you will need to prepare your return. Use the blank spaces to order items not listed. If you need more space, attach a separate sheet of paper listing the additional items you need. Be sure to allow 2 weeks to receive your order.

Detach at This Line

Order Blank

Circle Desired Forms, Instructions, and Publications

1040	1040EZ	Schedule R (1040) & Instructions	2441 & Instructions	8582 & Instructions	Pub. 508	Pub. 553	
Instructions for 1040 & Schedules	Instructions for 1040EZ	Schedule SE (1040)	3468 & Instructions	8822	Pub. 521	Pub. 590	
1040A	Schedules A&B (1040)	1040-ES (1991)	3903 & Instructions	Pub. 1	Pub. 523	Pub. 910	
Instructions for 1040A, Sch. 1 & 2	Schedule C (1040)	1040X & Instructions	4562 & Instructions	Pub. 17	Pub. 525	Pub. 917	
Schedule 1 (1040A)	Schedule D (1040)	2106 & Instructions	4868	Pub. 334	Pub. 527	Pub. 929	
Schedule 2 (1040A)	Schedule E (1040)	2119 & Instructions	8283 & Instructions	Pub. 463	Pub. 529		
Schedule 3 (1040A) & Instructions	Schedule F (1040)	2210 & Instructions	8332	Pub. 505	Pub. 545		

Detach at This Line

Print or type your name and address on this label. It will be used to speed your order for forms to you.

Name

Number, street, and apt. number

City, town or post office, state, and ZIP code

Save Time! Participating libraries have IRS tax forms available for copying and reference sets of Tax Information Publications. Also, participating banks, post offices, and libraries stock Forms 1040, 1040A, 1040EZ, their Instructions, Schedules A&B, and Schedules 1 & 2.